Acres and 36 Square Perches of land, more or less, and being the same property vonveyed to the said Jesse E.Flohr and Bessie M.Flohr, his wife, by three different and separate deeds as follows:

First; - From James C.Studevant and wife, by deed dated the 31st day of March, A.D. 1900, and recorded in Liber (D.H.H.) No.5, folio 635 of the Land Records of Frederick County, Maryland.

Second; - From W.O. Himes and wife, by deed dated the 3rd day of October, A.D. 1910, and recorded in Liber (H.W.B.) No. 306, folio 199, of the Land Records aforesaid.

Third; - From Ashby L. Wolf and wife, by deed dated the 30th day of March A.D.1908, and recorded in Liber (S.T.H.) No.282, folio 402, one of the Land Records aforesaid, and a reference to the a bove cited Land Records is hereby made for a more particular description of the property herein conveyed.

Pro vided, That if the said Jesse E. Flohr and Bessie M. Flohr, his wife, shall pay to the said The Peoples Banking Company of Smithsburg, Maryland, its certain attorney ar assigns the said sum of Eight Hundred Dollars together with the interest thereon, as hereinafter set forth, and shall pay the tax levied upon the property hereby mortgaged, and shall perform all the covenants herein contained, then this mortgage shall be void; but in case of default in any of the said covenants, then this whole debt shall become immediatel due, and it shall be lawful for Elias B. Hartle and Joseph W. Wolfinger, who are hereby constituted and empowered as Attorneys to enter upon, take possession of, and sell said lands, after giving at least twenty days notice of the time, place, manner and terms of sale in some newspaper published in Washington County, Maryland, on such terms as the party making such sale may determine, and out of the proceeds of such sale to pay all expenses and the usual equity commissions for selling, then to pay off the mortgage debt aforesaid, principal and interest, and the residue, if any, to the said Jesse E. Floht and Bessie M. Flohr, his wife,

And the said Jesse E.Flohr and Bessie M.Flohr, his wife, do hereby covenant.

First; That they will pay to the said The Peoples Banking Company of Smithsburg, Maryland, its certain attorney or assigns, the said sum of (\$800.00) on or before the 16th day of October A.D.1917, together with the interest thereon semi-annually at the rate of 3 per cent.

Second, That they will keep an insurance on the buildings on the property hereby mortgaged to the extent of at least this mortgage debt and that they will have the policy or policies so endorsed that in the event of loss the insurance shall be payable to the said mortgagees as its interest may appear, and upon failure to pay any insurance premium when the same becomes due, the said mortgagee is authorized to pay the same and make itb part of the aforesaid mortgage debt and chargeable against the property hereby mortgaged.

Third. That they will pay all costs and counsel fees which the said The Feoples Banking Company of Smithsburg, Maryland, its certain attorney or assigns may be charged for the collection of this debt, such costs and counsel fees, to be considered as part of this mortgage debt and chargeable against the property hereby mortgaged.

Witness our hands and seals.

Test; Edward M. Tenney

Jesse E.Flohr Bessie M.Flohr (seal)

State of Maryland, Washington County, to-wit; -

I hereby certify that on this 16th day of October, A.D. Nineteen hundred and sixteen, before me, the subscriber, a Notary Public of the State of Maryland, in and for Washington County, aforesaid, personally appeared Jesse E. Flohr and Bessie M. Flohr, his wife, the mortgagors named in the above and aforegoing instrument of whating and acknowledged the same to be their an act and deed, and at the same time came Franklin O. Cox, Treasurer of The Proples Banking Company of Smithsburg, Maryland, Mortgagee, and made oath in due form of law that the consideration mentioned above and aforegoing mortgage is true and bona fide, as therein set forth,